

SPOTLIGHT

2,500

American Income Life & National Income Life • March 2003 • Volume 36 • Number 3



American
NATIONAL
INCOME

2,000
2003

1,900
2002

1,700
2001

2,012

PRODUCING AGENTS MAKING HISTORY

1,100
1999

Recruiting is no Different



FROM THE DESK OF:

Roger Smith
President & Chief
Marketing Officer of
American Income Life

"It is all about effort — anything is possible the harder we work."

At the beginning of the year 2000, American Income Life had exactly 1,197 Producers in the field. Do you remember the goal we put in place at that time?

Do you remember the slogan?

The slogan was "2,000 Agents in 2000."

Back then, recruiting was a major focus for us. The theory was, the more Producers we had producing, the more production there would be.

While at the time "2,000 Agents in 2000" seemed a lofty goal for us to attain, we worked hard and recruited diligently starting the year 2001 with 1,352 Producers. We had added over 150 Producers in 12 months. It wasn't a record-breaking achievement, but it was a start. We have since steadily increased our recruiting efforts and our sales force.

We began 2002 with 1,768 Producers. By this time, we had added 571 Agents since we began focusing on recruiting, and we were really just starting to gain our momentum, which brings me to the present.

Our momentum has not faltered in four years. We asked for change; you made the changes. We set production goals; you achieved them and then some. Recruiting is no different. We set the goal, and you have come through with flying colors.

I am proud to announce that the American Income and National Income Agency sales force is now more than 2,000 strong. We exceeded the 2,000 mark at the end of February 2003. Officially, we have 2,012 Producers working in the field!

This is a time when economic instability reigns. Businesses are closing and corporations, large and small, are downsizing — unemployment is at 5 percent, a number that has not been seen since the early 1980's. However, at AIL, your future is secure. We have seen a 68 percent increase in our Agency force by adding 815 Producers since the start of 2000. This is an accomplishment of great proportion, and it is all because of you, your efforts, your commitment to growth, and people like Bo Gentile that we have come this far! For this, I believe congratulations are definitely in order.

Sam Levenson once wrote,

"I learned from experience that if there was something lacking, it might turn up if I went after it, saved up for it, worked for it, but never if I just waited for it.

Of course, you had to be lucky, too, although I discovered that the more I hustled, the luckier I seemed to get. Besides, most of the happiness was in the pursuit.

As my Uncle Benny used to say, 'It's not the sugar that makes the tea sweet, but the stirring.'"

I have read many motivational sayings since I began at AIL, but none as appropriate to recruiting as this one by Mr. Levenson.

Our luck will get better the more we hustle, and I do believe our tea will be sweeter if we stir.

It is all about effort — anything is possible the harder we work.

In fact, I believe reaching 2,500 Producers by this time next year is possible, and we're already well on our way to this goal. At the end of 2003, we will have more than doubled our sales force, and, in the process, more than doubled our Net ALP.

You have already shown that remarkable achievements are possible, and like I said earlier — recruiting is no different. I believe if we don't wait for it to happen, but we go out and make it happen, 2,500 is reasonable.

Remember, when you try sometimes, you might just find, you get what you need!

Dates to Remember

Thursday, March 27, 2003

All business and PR credits must be received in Waco to count for March production.

Monday, April 28, 2003

All business and PR credits must be received in Waco to count for April production.

Monday, May 26, 2003

The Home Office will be closed for the Memorial Day holiday.

Wednesday, May 28, 2003

All business and PR credits must be received in Waco to count for May production.

Thursday, June 12, - Sunday, June 15, 2003

American Income Life and National Income Life's annual convention in Orlando, Florida at the Walt Disney® World Swan and Dolphin Hotel.

Thursday, June 26, 2003

All business and PR credits must be received in Waco to count for June production.

Congratulations are in Order!

Julie Wells, a Producer with the Vlad Basov Agency, has achieved \$100,000 of in-force premium over the past 13 months.

Thomas Favata, a GA with the Eric Gigliome Agency, has achieved \$100,000 of in-force premium over the past 13 months.

Congratulations to both Julie and Thomas on their accomplishment!

Send Us Your Pictures

Send us your pictures. If you have pictures of Agents getting promoted, a community or Agency activity in which you were involved, or perhaps pictures of the union members you serve, we would like to see them. You can send them to:

Brenda Frizzell, Spotlight Editor
3700 S. Stonebridge Drive, McKinney, Texas 75070
or by e-mail to bfrizzell@torchmarkcorp.com

Total Bonuses Paid Out

This month American Income paid out a total of **\$572,544.50 in bonuses**. For more information on American Income and National Income's monthly bonuses turn to Page 15.

Look for the Asterisk

The asterisks, shown throughout the magazine, indicate that place will be a year-to-date award winner. *The Producers, who will be recognized at the 2004 Atlantis Awards Presentation, are as follows: the top SGA from each category, the top two PR Managers and the top three Representatives from each category, the top five MGAs, the top SA, the top five GAs, and the top ten Individual Producers. Check your production! If there is an asterisk by your position, you could be on your way to The Bahamas! The convention will be held June 3-6, 2004.*

Required Retention Rate

Effective Jan. 1, 2003, to be eligible for bonuses and featured in *Spotlight*, top Producers must meet the required Retention rate, or the minimum Net to Gross. **Net to Gross is only used during the Producer's first eight months.**

Retention:	67.0%
Net to Gross:	78%

It's a Telemarketing Survey — Run for Your Life!

Okay, maybe we're not an annoying telemarketer bothering you during dinner, but we would like to know what you think.

Last month we changed the look of *Spotlight* in an effort to provide you with more practical information you can use to increase your sales success. However, as with most things in life, this is a work in progress, and we need your help in its completion.

Spotlight is **your** magazine. It is compiled, published and distributed with you in mind. We want to know what you want to see in the magazine, what features help you in your business and what features don't. Let us know what you like and what you dislike. If you have any ideas regarding articles, features, or listings, we want to know that as well.

The magazine should be something you can use as another tool. Remember, it is all about you! Please send your suggestions to:

Brenda Frizzell, Spotlight Editor
3700 S. Stonebridge Drive, McKinney, Texas 75070
Fax suggestions to 972-569-3728, e-mail bfrizzell@torchmarkcorp.com, or call 972-569-3764

AMERICAN INCOME LIFE

For over a half century, American Income Life Insurance Company has been meeting union families' life insurance needs. We are a leader in the union insurance market, and are totally committed to meeting the needs of union members through personal one-on-one service and complete Home Office customer support. You can count on AIL to do what it says it will do.

SPOTLIGHT

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www.aillife.com

Marketing

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Wednesday, March 26
Thursday, March 27
Friday, March 28
Monday, March 31

Friday, April 25
Monday, April 28
Tuesday, April 29
Wednesday, April 30

Monday, May 26
Tuesday, May 27
Wednesday, May 28
Thursday, May 29
Friday, May 30

Wednesday, June 25
Thursday, June 26
Friday, June 27
Monday, June 30

Friday, July 4
Monday, July 28
Tuesday, July 29
Wednesday, July 30
Thursday, July 31

Tuesday, Aug. 26
Wednesday, Aug. 27
Thursday, Aug. 28
Friday, Aug. 29

Monday, Sept. 1
Thursday, Sept. 25
Friday, Sept. 26
Monday, Sept. 29
Tuesday, Sept. 30

Tuesday, Oct. 28
Wednesday, Oct. 29
Thursday, Oct. 30
Friday, Oct. 31

Friday, Nov. 21
Monday, Nov. 24
Tuesday, Nov. 25
Wednesday, Nov. 26
Thursday, Nov. 27 and Friday, Nov. 28

Tuesday, Dec. 23
Wednesday, Dec. 24 and Thursday, Dec. 25
Friday, Dec. 26
Monday, Dec. 29
Tuesday, Dec. 30
Wednesday, Dec. 31

March

All business must be mailed to Home Office.
All business must be at the Home Office to be guaranteed for March.
Business received this day is not guaranteed for March.
End of Month — business received this day is not guaranteed for March.

April

All business must be mailed to Home Office.
All business must be at the Home Office to be guaranteed for April.
Business received this day is not guaranteed for April.
End of Month — business received this day is not guaranteed for April.

May

Memorial Day — Home Office holiday.
All business must be mailed to Home Office.
All business must be at the Home Office to be guaranteed for May.
Business received this day is not guaranteed for May.
End of Month — business received this day is not guaranteed for May.

June

All business must be mailed to Home Office.
All business must be at the Home Office to be guaranteed for June.
Business received this day is not guaranteed for June.
End of Month — business received this day is not guaranteed for June.

July

Independence Day — Home Office holiday.
All business must be mailed to Home Office.
All business must be at the Home Office to be guaranteed for July.
Business received this day is not guaranteed for July.
End of Month — business received this day is not guaranteed for July.

August

All business must be mailed to Home Office.
All business must be at the Home Office to be guaranteed for August.
Business received this day is not guaranteed for August.
End of Month — business received this day is not guaranteed for August.

September

Labor Day — Home Office holiday.
All business must be mailed to Home Office.
All business must be at the Home Office to be guaranteed for September.
Business received this day is not guaranteed for September.
End of Month — business received this day is not guaranteed for September.

October

All business must be mailed to Home Office.
All business must be at the Home Office to be guaranteed for October.
Business received this day is not guaranteed for October.
End of Month — business received this day is not guaranteed for October.

November

All business must be mailed to Home Office.
All business must be at the Home Office to be guaranteed for November.
Business received this day is not guaranteed for November.
End of Month — business received this day is not guaranteed for November.
Thanksgiving — Home Office holiday.

December*

All business must be mailed to Home Office.
Christmas — Home Office holiday.
All business must be mailed to Home Office.
All business must be at the Home Office to be guaranteed for December.
Business received this day is not guaranteed for December.
End of Month — business received this day is not guaranteed for December.

* Dates subject to change based on Home Office holidays.

PROMOTIONS

Promoted To Supervising Agent

Richard Ayala Kevin Pawlowski Texas	Kenneth Freeman Nick Iglowski Louisiana	Clifford Kearbey Geneser-Bitman Illinois	Damon Ninalga Marcellus Adams Utah	Jennifer Royal Ali Shahrak Virginia	Tara Walters Ali Shahrak North Carolina
Daniel Bacli Eric Giglione New Jersey	James Frey Ali Shahrak Virginia	Peter Koch Bill Jennings Colorado	Chance Noffsinger Bill Jennings Colorado	Kobie Samuels Scott Smith Illinois	DeJuan Weatherall Geneser-Bitman Illinois
Kenneth Baa Marc Zipper Florida	Ronald Friedlander Richard Rott New York	Shane LaFlower Guy Rouelle Vermont	Jaime Navinac James Surace Ohio	William Schwarz Rick Manafield Maine	Charles Whitney Robert Patterson New Mexico
Christopher Benjamin Giglione-Bristler Rhode Island	Abraham Hamilton Nick Nirkowski Louisiana	Monique Love Rick Altig Manitoba	Gary Patzke James Surace Ohio	Jenny Seavey Tim Schroeder Louisiana	Adrienne Winchester Marcellus Adams Utah
Ashley Broves Bill Jennings Colorado	Joshua Hares Giglione-Bristler Massachusetts	Mark Lund Scott Smith Illinois	Victor Quimson Jatoff-Foti California	Amber Setterington Allig-Martyn Ontario	Shannon Wright Giglione-Bristler Massachusetts
Alexa Burney Rick Mansfield Maine	Reginald Harris Williams-Williams Georgia	Kelly McClain Vic Hancock Kentucky	Joseph Raab Eric Giglione New Jersey	Jason Sprano Tim Schroeder Texas	Raddy Yamachika David Cohen California
Angie Chang Eric Giglione New Jersey	Williams Heitmann Ali Shahrak North Carolina	Robert McClung Ali Shahrak Virginia	Lorenzo Ramsey Scott Smith Michigan	Jessica Stenquist Marcellus Adams Utah	
Adam Cruts Geneser-Geneser Missouri	Gabriela Husti Kevin Pawlowski Texas	Amanda Minaz Marc Zipper Florida	Anthony Rhone Shashi Parekh South Carolina	Frederick Trupini Rick Manafield Maine	
Jeremy Edwards Rick Altig Alberta	Julia Ionbachescu Shashi Parekh South Carolina	Tarus Monroe Geneser-Geneser Missouri	Robert Rife Vic Hancock Indiana	Joshua Trubiani Nick Nirkowski Louisiana	
Edwin Flores David Cohen California	Scott Kangas Rick Altig Minnesota	Cherry Nichols Matt Blumert Maryland	Anthony Rics Scott Smith Illinois	Susanne Verderame Marc Zipper Florida	

Promoted To General Agent

Christopher Alphen Giglione-Bristler Massachusetts	Jeremy Baker Geneser-Geneser Kansas	Joshua Iable Rick Altig Tennessee	Scott Jordan Wittenbach-Ostrovsky Mississippi	Jeffrey Morse Marcellus Adams Utah	Jerrell Thornton Wittenbach-Ostrovsky Mississippi
Cheryl Anderson Rick Altig British Columbia	Jennifer Baron Tom Williams Florida	Rusty Jewell Nick Nirkowski Louisiana	Steven Kappbahn Tim Schroeder Texas	Suzanne Neff Kevin Pawlowski Texas	Levi Troyer James Surace Ohio
Hashim Ayyari Guy Rouelle Vermont	Shenila Habib Joshua Chalo Ontario	Everette Johnson Tim Schroeder Louisiana	Paul Kress Matt Blumert Maryland	Khari Samuel Giglione-Bristler Massachusetts	

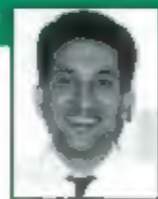
Promoted To Master General Agent

Kirk Andersen Marc Zipper Florida	Jim Bianchi Darion Oldham New York	Alex Langford Rick Altig Manitoba	Erik Martinez Eric Neal Texas	Jeremy Pitts Tim Schroeder Louisiana	Carty Smith Tom Williams Florida
John Baloun Rick Altig Alberta	Etheridge Hayden Robert Hughes North Carolina	David Mah Rick Altig British Columbia	Wayne McNelly Joshua Chalom Ontario	William Plunkett Robert Hughes North Carolina	Douglas Stroup Tim Schroeder Louisiana
Vicki Bealman Ali Shahrak Virginia	Todd Jordan Rick Mansfield Maine	Kathy Mann Cohen-Hartman Arizona	Francisco Perez Eric Giglione New Jersey	Kin Seong Joshua Chalom Ontario	

INDIVIDUAL PRODUCERS



1. Gina Samson
Boise, ID



2. Abdulrazzaq Ahmed
Wyoming, MI



3. Stefan Reynolds
Auckland, NZ



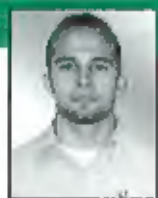
4. Tifani Ahlstrom
Crystal, MN



5. Yvonne Hernandez
Los Angeles, CA



6. Ruben Soberanes
Concord, CA



7. Erik Martinez
San Antonio, TX



8. Rusty Jewell
Metairie, LA



9. Samuel Christmas
Southfield, MI



10. Dana Spohn
Crystal, MN

INDIVIDUAL PRODUCERS

All Time Record to Beat

Month: \$51,235 Net ALP Marlon Underwood

February Production

Name	Net ALP	NG [▲]	Rtn	MGA	SGA
1. Gina Samson	\$19,210	84		David Tubbin	Rick Altig
2. Abdulrazzaq Ahmed	18,968		73.4	Michael Knapick	Scott Smith
3. Stefan Reynolds	18,265	96		Lawrence Hauck	Steve Friedlander
4. Tifani Ahlstrom	18,242	93		Sara Beckly	Rick Altig
5. Yvonne Hernandez	18,038	88		David Iriye	David Cohen
6. Ruben Soberanes	16,908		81.2	Doreen Ryan-Foti	Jatoft-Foti
7. Erik Martinez	16,600	96		Erik Martinez	Eric Neal
8. Rusty Jewell	16,086	100		James Palmes	Nick Mitkowski
9. Samuel Christmas	15,977	95		Chris Hernandez	Scott Smith
10. Dana Spohn	15,542	89		David Tubbin	Rick Altig
11. Gregory Siard	15,307		86.9	Jim Bianchi	Durhon Oldham
12. Timothy Cruise	15,300		83.1	Steven Jakubczak	Scott Smith
13. Kent Booze	15,153		69.2	Ronald VanWoesik	Vlad Basov
14. David Wang	14,849		74.4	David Wang	Scott Smith
15. Randy Downs	14,812	94		Paul Rumbuc	Durhon Oldham
16. Al-Karim Walji	14,754		80.1	Melinda-Rae Lyse	Rick Altig
17. Matthew Wolfanger	14,609		76.6	Paul Rumbuc	Durhon Oldham
18. James Dattilo	14,549		67.6	James Dattilo	Marc Zipper
19. Todd Johnston	14,538	84		Ron Howell	Ramin Kouladji
20. Marlon Underwood	14,472		69.0	Marlon Underwood	Scott Smith

▲ Percentage of Net to Gross

All Time Record to Beat

Year: \$277,779 Net ALP Marlon Underwood

YTD Production

Name	Net ALP	NG [▲]	Rtn	MGA	SGA
* 1. David Wang	\$44,200		74.4	David Wang	Scott Smith
* 2. Yvonne Hernandez	32,772	88		David Iriye	David Cohen
* 3. Carlos Bastardo	32,391	80		Marlon Undersood	Scott Smith
* 4. Eddie Norman	30,802	86		Eddie Norman	Scott Smith
* 5. David Hamilton	29,595	82		Michael Thomas	Robert Smith
* 6. Al-Karim Walji	27,851		80.1	Melinda-Rae Lyse	Rick Altig
* 7. Ruben Soberanes	27,726		81.2	Doreen Ryan-Foti	Jatoft-Foti
* 8. Daniel Barli	27,091	84		Jeffrey Diocento	Eric Giglione
* 9. Michael Czopek	26,999		80.6	David Hausman	Eric Giglione
* 10. James Dattilo	26,752		67.6	James Dattilo	Marc Zipper
11. Rudi Camenzind	26,638		73.2	Erik Graham	David Cohen
12. Samuel Christmas	26,486	95		Chris Hernandez	Scott Smith
13. Jeremy Baker	26,417	88		Vladimir Opra	Geneser-Geneser
14. Erik Martinez	26,238	96		Erik Martinez	Eric Neal
15. Timothy Cruise	26,092		83.1	Steven Jakubczak	Scott Smith
16. Marlon Underwood	25,923		69.0	Marlon Underwood	Scott Smith
17. Matthew Wolfanger	25,723		76.6	Paul Rumbuc	Durhon Oldham
18. Randy Downs	25,714	94		Paul Rumbuc	Durhon Oldham
19. Dana Spohn	25,594	89		David Tubbin	Rick Altig
20. Eunice Smith	25,396	85		Vann Durham	Matt Blumert

▲ Percentage of Net to Gross

MONETARY DONATIONS

American Income & National Income

- Donated \$3,500 to the CWA's Newspaper Guild Freedom Award fund.
- Contributed \$5,000 to the AFCWU-AIL college scholarship fund.
- Gave \$3,000 to the JLC National Trade Union Council.
- Contributed \$3,500 to the International Association of Fire Fighters' Burn Foundation.

Rick Altig Agency

- Donated \$500 to the Molokai FCU.
- Gave \$70 to the University of Manitoba School of Medical Rehabilitation.
- Contributed \$200 to the Oregon Golden Glove.
- Contributed \$500 to the Pacific Northwest Labor History Council.
- Donated \$200 to the UFCW Local 175.
- Donated \$500 to the IWA Local 1-425 Softwood Lumber dispute.
- Gave \$50 to the OSSA Convention raffle.
- Gave \$350 to the Oahu Credit Union golf tournament.
- Donated \$175 to the Kapalama Federal Credit Union.
- Contributed \$200 to the McCabe, Hamilton and Renny Federal Credit Union.
- Gave \$150 to the Media Federal Credit Union.
- Donated \$300 to the Hawaii Schools FCU.
- Contributed \$200 to the McBryde FCU.
- Gave \$250 to the Woodworkers District 2 Conference.

- Contributed \$400 to the RWDSU strike support.
- Donated \$200 to the Schofield Credit Union.
- Donated \$200 Helco Credit Union.
- Gave \$125 to the Greater Ontario Regional CARP.
- Contributed \$500 to the Kauai Community Federal Credit Union.
- Donated \$250 to the BC Wildlife Association.

Gary Bleier Agency

- Contributed \$5,000 to the Teamsters Local 75 scholarship program.

Mark Hancock Agency

- Donated \$100 to the Indianapolis Fire Fighters Local 416 for their annual Secretaries Day luncheon.

Mike Jones Agency

- Contributed \$100 to the United Way.

Eric Neal Agency

- Gave \$100 to the National Association of Public Employees for their annual children's party.
- Contributed \$25 to the Southeast Community CU.

Shashi Parekh Agency

- Donated \$25 to the FOP meeting.
- Contributed \$25 to PACE 3-0216 for a door prize.
- Gave \$200 to the TRMC Credit Union.
- Donated \$100 to IBB 598.

Total \$25,995.00

OTHER DONATIONS

Gary Bleier Agency

- Made a contribution of food to the striking workers at Marinette Marine, Boilermakers Local 696.

David Cohen Agency

- Participated in collecting over 2,000 lbs of food for the Los Angeles Labor Community Services.

Mike Jones Agency

- Made a contribution of over 1,100 lbs of food to the United Way.

Eric Neal Agency

- Contributed door prizes to the First Community Credit Union for their monthly board meeting.

Welcome to the Board



INTRODUCING:

Dr. Ray Marshall

Audre & Bernard Rapoport Centennial Chair in Economics & Public Affairs at the University of Texas

Dr. Ray Marshall, currently the Audre and Bernard Rapoport Centennial Chair in Economics and Public Affairs at the University of Texas at Austin and president of Ray Marshall, Inc., a research and consulting firm, has been unanimously elected to American Income's Labor Advisory Board. Dr. Marshall brings a stellar career in labor politics and education to this premier advisory board.

Dr. Marshall served as U.S. Secretary of Labor under former President Jimmy Carter. He has a Ph.D. in Economics from the University of California at Berkeley and holds honorary degrees from Rutgers University, the University of Maryland, Millsaps College, St. Edwards University, Bates College, Tulane University, Cleveland State University and Utah State University.

Dr. Marshall has served on the State Department Advisory Council on Labor Diplomacy and Council on Foreign Relations.

He holds board memberships with the National Center on Education and the Economy, the Industrial Relations Research Association — including a 1976 to 1977 term as national president — the National Alliance of Business and the American Economic Association.

Dr. Marshall has been involved with a number of task forces and commissions concerning labor and economic policy. Some of the most recent include the Austin Equity Commission on the Skills of the American Workforce, the Clinton Administration's Commission on the Future of Worker-Management Relations, the Council on Foreign Relations' Task Force on International Financial Architecture and the New York Carnegie Corporation's Action Council on Minority Education.

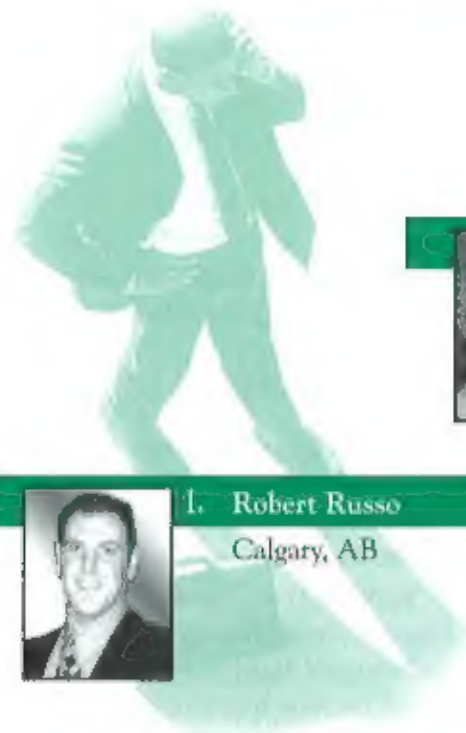
Dr. Marshall has also developed working relationships with many corporations and foundations, including USX, Aetna National Life Insurance Company, Hyatt Legal Services, Advanced Photovoltaic Systems, the Winthrop Rockefeller Foundation, Spelman College and the German Marshall Fund.

Dr. Marshall's outstanding career and diverse knowledge of labor issues will provide the Labor Advisory Board with a truly outstanding voice of the American labor community. We look forward to many years of shared knowledge and experience.

LABOR ADVISORY BOARD MEMBERS

- | | | |
|----------------------|--------------------|---------------------|
| Paul Almeida | James Hoffa | Cecil Roberts |
| Stuart Appelbaum | Joseph Hunt | Milton Rosado |
| Morton Bahr | Frank Hurt | Michael Sacco |
| Dave Barrett | Gloria Johnson | Robert Scardelletti |
| Theodore Bikel | Charles Jones | Harold Schaitberger |
| William Burtus | Oregory Junemann | Andy Stern |
| Sam Cabral | George Kourpias | Edward C. Sullivan |
| Doug Dority | Thomas R. Lee | Michael Sullivan |
| John Dougherty | William Lucy | John Sweeney |
| Gerald Feder | Leon Lynch | George Tedeschi |
| Edward Fire | Martin Maddaloni | Richard Trumka |
| Mac Fleming | Dr. Ray Marshall | Timothy J. Tuttle |
| Patricia Friend | John Meese | Gene Upshaw |
| Dr. Joe L. Greene | Terry O'Sullivan | Donald Wharton |
| Larry Gregoire | Oscar Owens | Donald Wightman |
| James A. Grogan, Jr. | Jules Pagano | James Williams |
| Don Hahn | W.D. "Dan" Pickett | Hon. Jim Wright |
| Sonny Hall | Bruce Raynor | Boyd Young |

SUPERVISING AGENTS



1. Roberta Kenniston
Boise, ID



1. Robert Russo
Calgary, AB



1. Daryl Kenny
Crown Point, IN

All Time Record to Beat
Month: \$43,409 1st Yr. Gino Tanzif

All Time Record to Beat
Month: \$50,606 Net ALP Chad Roehrs

February Production

Name	1st Year Agent	Net ALP	NG	Rtn	# 1st Yr Agents	MGA	SGA
1. Roberta Kenniston	\$29,908	\$40,425	81		5	David Tubbin	Rick Altig
2. Robert Russo	18,075	28,922	94		3	Steven Lee	Rick Altig
3. Daryl Kenney	16,867	20,690	92		3	Robert Olson	Scott Smith
4. Cheryl Brottem	15,315	23,933	91		3	Bronson Zolik	Allan Jennings
5. Carlos Bastardo	14,063	25,127	89		4	Marlon Underwood	Scott Smith

All Time Record to Beat
YTD: \$142,726 1st Yr. Vladimir Opra

All Time Record to Beat
YTD: \$237,992 Net ALP Vladimir Opra

YTD Production

Name	1st Year Agent	Net ALP	NG	Rtn	# 1st Yr Agents	MGA	SGA
* 1. Roberta Kenniston	\$39,481	\$61,614	81		5	David Tubbin	Rick Altig
2. Steven Morey	29,796	36,993	86		2	Michael Knapick	Scott Smith
3. Robert Russo	29,050	52,009	94		3	Steven Lee	Rick Altig
4. Carlos Bastardo	28,291	56,622	89		4	Marlon Underwood	Scott Smith
5. Jason Crain	24,253	39,592	92		2	Ronald VanWoesik	Vlad Basov

Supervising Agent selection guidelines for recognition in the Spotlight are as follows: Must have one First Year Agent coded and meet all production requirements.

GENERAL AGENTS



1. Kevin Leonard
Woodridge, IL



2. Benjamin Gibbs
Swansea, IL



3. Lori Boynton
Crystal, MN



4. Denise Bateman
Burnaby, BC



5. Denise Gilbert
Woodridge, IL

All Time Record to Beat
Month: \$102,403 1st Yr. Eric Neal

All Time Record to Beat
Month: \$111,262 Net ALP Eric Neal

February Production

Name	1st Yr. Agent	Net ALP	NG	Rtn	#1st Yr. Agents	SGA	SGA
1. Kevin Leonard	\$62,736	\$76,082	96		8	Marlon Underwood	Scott Smith
2. Benjamin Gibbs	40,453	51,593	97		5	Leslie Taylor	Geneser-Bitman
3. Lori Boynton	37,756	37,756		71.4	8	Sara Beckly	Rick Altig
4. Denise Bateman	30,120	30,120	80		8	David Mah	Rick Altig
5. Denise Gilbert	29,634	31,651		67.9	4	Brian Waller	Scott Smith
6. Fernando Amorim	27,976	33,809	97		5	Derek Hartley	All Shahrak
7. Michael Pellicciotta	26,980	35,968	87		8	Marc Rosen	Eric Giglione
8. Gary Selesky	26,392	28,875		68.2	5	Steven Jakubozak	Scott Smith
9. Michael Harn	25,286	36,803	96		6	Elizabeth Mallon	Williams-Williams
10. Eric Tuttobene	25,211	34,322		76.8	2	Paul Rumbuc	Durhon Oldham

All Time Record to Beat
YTD: \$489,120 1st Yr. Eric Neal

All Time Record to Beat
YTD: \$864,620 Net ALP

YTD Production

Name	1st Yr. Agent	Net ALP	NG	Rtn	#1st Yr. Agents	SGA	SGA
* 1. Kevin Leonard	\$69,738	\$105,871	96		8	Marlon Underwood	Scott Smith
* 2. Michael Pellicciotta	64,517	79,529	87		8	Marc Rosen	Eric Giglione
* 3. Benjamin Gibbs	63,088	76,838	97		5	Leslie Taylor	Geneser-Bitman
4. Denise Gilbert	62,830	68,340		67.9	4	Brian Waller	Scott Smith
5. Denise Bateman	57,673	57,673	80		8	David Mah	Rick Altig
6. Lori Boynton	45,972	45,972		71.4	8	Sara Beckly	Rick Altig
7. Michael Harn	45,423	77,653	96		6	Elizabeth Mallon	Williams-Williams
8. Eric Tuttobene	45,024	54,368		76.8	2	Paul Rumbuc	Durhon Oldham
9. Gary Selesky	44,011	53,366		68.2	5	Steven Jakubczak	Scott Smith
10. Mark Reddington	41,932	50,630	85		4	Paul Rumbuc	Durhon Oldham

Master General Agent selection guidelines for recognition in the Spotlight are as follows: Must have four First Year Agents coded and meet all production requirements.



The Game of Life

Instructions: All players spin the wheel. The highest spinner takes the first turn. On your turn, spin the wheel, then move your car the number of spaces indicated on the spinner. Always move your car forward, in the direction of the arrows. On your first turn, decide either to start a career or start college (note: college offers more career and salary options, but it takes time — and it puts you in debt). After you have made this choice, follow the directions in the space you have landed on. How you win at *The Game of Life* is determined after all the players have retired. At this point, all players will count their money, and the player with the highest dollar amount wins!

Instructions provided by The Game of Life sponsored by Milton Bradley®

Unfortunately, real life does not come with a set of instructions, although we all wish it did. In reality there are plenty of ups and downs. The ups usually call for happiness and celebration, and the downs generally give us cause for tears and sadness. Life itself is just a chain of events with uncertain outcomes much like spinning the wheel on a boardgame. Everyone has heard the old saying, "Nothing in life is certain but death and taxes." In the end it should be noted that unlike the childhood game, the winner in life is not the person with the most money, but the person who is best prepared for what life might throw in his or her direction.

One small measure an individual can take to prepare for the real game of life is to consider life insurance.

According to the *Independent Agent (IA)* magazine, companies across the nation are talking about "becoming fluent in financial services." In order to accomplish this, *IA* suggests this solution — "How about offering life insurance?"

A study performed by the *Insurance Information Institute* found that from 1991 to 2000 life premiums (ordinary, group, industrial and annuities) grew by 111.9 percent. The study continued by saying that 59 percent of the total insurance premium written in the U.S. in 2000 went for life insurance. *LIMRA International* supports the *Insurance Information Institute's* findings, indicating that individual life premiums have increased across every age group over the last few years.

Are you sold on the fact that you are in the right business at the right time?

Life is a lucrative sector of the insurance industry, and below are just a few facts that should confirm that statement.

Recently, *National Underwriter* published a survey about the life market and trends affecting the industry. Of the 800 people surveyed:

- ▼ Thirty-five percent said they were now frequently or at least occasionally thinking about life insurance.
- ▼ Of those thinking about life insurance, 36 percent said it was because of concern for their families. One in five of these respondents indicated recent personal events or world events as a cause for their concern.

Here are some more interesting life facts:

- ▼ One in five individuals will purchase life insurance this year.
- ▼ Of the new policies purchased this year, 50 percent will be purchased by those between the ages of 25 and 44.
- ▼ A higher portion of life insurance will be purchased by women.

Offering life insurance is definitely a selling asset. You may, however, still be left wondering what customers are in search of when it comes to life insurance. According to *IA*, life buyers are returning to the basics. Clients are looking for the simplest types of policies which are the easiest to understand.

To find out how American Income is helping you offer what working families are looking for — simple, easy to understand, basic coverage life plans — check out the following page.

What Does *The Game of Life* and American Income have to Offer You?

With the Life insurance arena becoming an ever-expanding market, it is important for you to have the right products to fill families' needs. At American Income, we offer the basic insurance policies for which your customers are searching, and below is the newest addition to the American Income life portfolio.

Life Paid Up @ 65

The Life Paid Up @ 65 policy (Policy Form 17000) is a traditional whole life policy with level death benefits payable to age 100. The policy builds cash values and has reduced paid up and extended term benefits. At age 100, the cash value equals the face amount.

Whole life or ordinary life is the most common type of permanent insurance. The premiums and death benefit generally remain constant over the life of the policy. The Life Paid Up @ 65 is just like whole life with one exception — the policy becomes fully paid up for the full face amount at age 65.

The Life Paid Up @ 65 offers:

- ▼ Issue ages 0 to 50
- ▼ Cash value
- ▼ Level Death Benefit
- ▼ Select benefits and riders: ADB, B2000, WP, GIC, TIR, Ten-year R&C Rider, Children's Rider and Spouse Rider
- ▼ Available everywhere except **Montana, New Zealand, Oregon and Puerto Rico.**

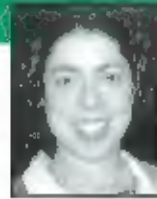
A total premium of \$5 per week is required for advance on ages 24 to 50. Ages 0 to 23 will advance at \$1 per week. For more information, rate sheets and *Frequently Asked Questions (FAQ)* about the Life Paid Up @ 65 policy log on to www.aillife.com



1. Paul Rumbuc
Rochester, NY



2. David Hausman
Edison, NJ



3. Melanie Cohen
Framingham, MA



4. Steven Greer
Rochester, NY



5. David Iriye
Los Angeles, CA

All Time Record to Beat

Month: \$190,653 1st Yr. Slav Bitman

All Time Record to Beat

Month: \$236,811 Net ALP Ed Orell

February Production

Name	1st Yr. Agent	Net ALP	NG	Rtn	#1st Yr. Agents	SGA
1. Paul Rumbuc	\$142,765	\$203,916		78.7	20	Durhon Oldham
2. David Hausman	93,209	141,421		68.8	20	Eric Giglione
3. Melanie Cohen	78,433	80,959		69.2	18	Giglione-Brister
4. Steven Greer	76,059	78,932	87		13	Durhon Oldham
5. David Iriye	75,034	73,755		69.7	17	David Cohen
6. John Baldo	74,684	79,212	93		18	Giglione-Brister
7. Lawrence Hauck	70,171	87,257		67.5	6	Steve Friedlander
8. Leslie Taylor	69,027	86,349		67.8	11	Geneser-Bitman
9. David Tubbin	67,785	74,324	83		10	Rick Altig
10. Ronald VanWoesik	62,368	77,863		72.9	11	Vlad Basov

All Time Record to Beat

YTD: \$1,705,178 1st Yr. Slav Bitman

All Time Record to Beat

YTD: \$2,127,959 Net ALP Paul Rumbuc

YTD Production

Name	1st Yr. Agent	Net ALP	NG	Rtn	#1st Yr. Agents	SGA
1. Paul Rumbuc	\$244,168	\$337,482		78.7	20	Durhon Oldham
2. David Hausman	194,746	291,303		68.8	20	Eric Giglione
3. Steven Greer	156,105	165,813	87		13	Durhon Oldham
4. Jeffrey Dinocento	140,442	156,312		67.0	15	Eric Giglione
5. Leslie Taylor	130,905	167,543		67.8	11	Geneser-Bitman
6. Melanie Cohen	125,255	127,092		69.2	18	Giglione-Brister
7. David Iriye	121,631	122,575		69.7	17	David Cohen
8. Ronald VanWoesik	117,436	141,076		72.9	11	Vlad Basov
9. John Baldo	106,786	120,709	93		18	Giglione-Brister
10. Joseph Diecedue	104,447	104,812		75.5	12	Nick Nitkowski

Master General Agent selection guidelines for recognition in the Spotlight are as follows: Must have four First Year Agents coded and meet all production requirements.

Show Me the Money\$

Retention Bonus*

Qualifier	SGA	Bonus Amount
Elaina Bosco	Tom Williams	\$3,781.95
Yvonne Hernandez	David Cohen	\$3,607.74
Abdulrazzaq Ahmed	Scott Smith	\$3,224.64
Ruben Soberanes	Jatoff-Foti	\$3,212.53
Gregory Stard	Durhon Oldham	\$3,061.46
Timothy Cruise	Scott Smith	\$3,060.00
David Samalin	Richard Rutt	\$2,893.02
Al-Karim Walji	Rick Altig	\$2,803.31
Russell Morris	Marc Zipper	\$2,703.52
Clay-Nghia Nguyen	Vlad Basov	\$2,619.19

Total Retention Bonus Paid Out: \$462,140.86 398 Producers Qualified

Leadership Bonus*

Qualifier	SGA	Bonus Amount
Paul Rumbuc	Durhon Oldham	\$10,758.78
Lawrence Hauck	Steve Friedlander	\$7,852.48
Leslie Taylor	Geneser-Bitman	\$6,831.15
Steven Greer	Durhon Oldham	\$4,998.92
David Tubbin	Rick Altig	\$4,945.32
David Hausman	Eric Giglione	\$4,405.59
Jeffrey Dinocento	Eric Giglione	\$4,053.97
Bill Hayer	Rick Altig	\$3,536.14
Jim Bianchi	Durhon Oldham	\$3,406.85
John Baldo	Giglione-Brister	\$3,324.21

Total Leadership Bonus Paid Out: \$94,644.72 52 Producers Qualified

PR Bonus*

Qualifier	SGA	Bonus Amount
Gabriela Berloni	Joshua Chalom	\$1,825.74
Brenda DiSomma	Eric Giglione	\$1,596.35
Malka Arony	Cohen-Hartman	\$1,244.08
David Blaisdell	Rick Altig	\$1,187.20
Erica Dalager	Rick Altig	\$973.14
Al Wait	Joshua Chalom	\$949.70
Randy Stockley	Ramin Kouladji	\$921.76
Becky Cutler	Bill Jennings	\$792.33
Robin Denham	Geneser-Geneser	\$673.44
Robin Andrade	Giglione-Brister	\$521.18

Total PR Bonus Paid Out: \$15,758.92 27 PR Reps Qualified

* Only the top ten qualifiers in each bonus category are shown. For a full list of bonus qualifiers in each category, contact your SGA.

"I have been with American Income for two years. In fact, I passed the two year mark in February.



David Wang

Making the decision to come to AIL has been a profitable decision for me. It has allowed me to gain an understanding of the financial services industry, and the money hasn't been bad either.

Prior to starting with AIL, I had been looking to get into the financial services sector. It was my friend, Jose Sanchez, who convinced me American Income was the way to go.

Once I took a closer look, I found that this Company is the best in the union market, and I liked the fact they focused on their life products. That focus is what has allowed them to reach the pinnacle in the industry. Needless to say, I was very impressed.

I believe the job we are doing at AIL is an important one. Safeguarding people's lives provides them — and me — with a sense of security. In this day and age, security can mean a lot.

I see everyone. There is the single guy just starting out with a union, the married couple and the 70-year-old retiree. Appealing to this wide-range of customers is a challenge. However, I try to gear my presentations to each of these individual's needs. Your presentation varies based on your customer. Individual needs change over time and having the ability to adapt to those needs based on life circumstances is what makes the sale. That is what I like about American Income — customers are allowed to grow with their policies.

The POS system takes that growth into account and puts an Agent in front of their customers at least once a year. With many other companies, policyholders may only see their Agent once every few years. Being there when your customers need you is what makes you much more than an Agent. It makes you an advisor.

For this reason, I focus 95 percent of my energy on developing my people and communication skills. I constantly push for a deeper understanding of the business. When you are in front of people, it is more about answering their questions than about explaining a policy. This business is strategic, and if you don't have the knowledge you might have a hard time qualifying and quantifying your business. Knowing the insurance industry and utilizing strong communication skills allows you to stay one step ahead.

The three things I believe that are essential to success is having a strong work ethic, a determined focus and a base knowledge of the industry. For new Agents just starting out, I can't express enough that knowledge is the key.

At the end of the day, when I come home, the one thing that makes it all worthwhile is knowing I have provided for my family. It is important that my boys can be proud of their dad and proud of what he does everyday. American Income has provided that source of pride in me and that is what I hope to pass on to them."

"I started with American Income 11 years ago as an Agent and was a General Agent prior to having my son. At the time I switched to PR, I was responsible for field training new Producers. My background is in special education and my love of jewelry eventually led me to become educated in jewelry and I established a retail location. Those who know me know I could not be held captive in one spot. Many times I felt like a prisoner in that store. So, after 12 years and a new marriage, it was time for change.



Rosa Pileggi Spano

That is when I read the elusive ad in the Trib and happened upon America Income and Roger Smith — then an SGA. I have never changed the *what* that brought me to this company. It was Roger's enthusiasm and charisma that made me take the chance. My family, though, was against it.

When I attended my first convention in San Diego, I remember watching Denise Bowyer and Debbie Enstedt accept their awards. I also remember thinking some day, I too could be on stage. I watched Bill Gibson and was impressed, and, although he wanted me to make the change then, I was afraid.

Well, five years ago Chicago was going through some changes and I needed a change as well. I am a person who is afraid to fail and I think sometimes that fear is what motivates me to succeed. So, once I made the commitment to PR, I would not take the no's lightly. So... what to do?

The key for me is knowing when to ask. Relationships, like a garden, take time to cultivate. Working with the labor movement is an honor we earn through our involvements, our attitudes and our belief system. It is the daily things we do that create our rainbows for tomorrow. Some of our major accomplishments in the Chicago area took years to achieve. The labor councils, the functions, the visits, the groceries, the picket lines, our attitudes and our visibility — all of this — creates and establishes a trust factor.

I love my job, and I am proud of my accomplishments. Yes, I like to set a standard, but I am not naive — I know one of you will raise the bar! That challenge motivates me, and I do believe that consistency, loyalty and passion will always keep me up front.

Remember to always set your priorities and take advantage of daily situations. Today's steward could be tomorrow's BA, and your treatment of him today will determine your reception tomorrow!

My advice to new PR Reps would be to create your dream and pursue it with a passion. Our careers and our successes are much like a bank — you have to make deposits before you can take anything out. If you put in a genuine effort, you will see a wonderful return."

How to Win Sales and Influence Customers

According to the *Life & Health Advisor*, there is a widely held misconception that people buy what they need. The truth is, people generally buy what they want, rather than the products or services they truly need. However, "people will eagerly buy what they need from the salesperson or organization who understands what they really want," says the *Life & Health Advisor*. Since this is the case, how does a salesperson win sales and influence customers? Below are six ways a sales professional can provide customers with what they want.

- 1. Know the business you are in.** Everything you do as an Agent, from the time you walk in the door, should revolve around building trust between you and the prospect. Trust is achieved through credibility, and credibility is earned with knowledge. You cannot have one without the other. Agents with a strong presentation and the ability to answer complicated questions in a knowledgeable way come across as credible professionals.
- 2. Set expectations early.** Making sure you understand your clients' final objectives and letting them know what they can expect from you as their advisor goes a long way toward building a long-term relationship. Clearly defined expectations coupled with an active follow-through allows Agents to better serve their customers and ensures they are meeting customers' needs.
- 3. Create an advocate.** Not all clients are interested in the product you're selling, and not all prospects are willing to buy. However, by taking the extra time and helping a prospect find out what is best for his or her situation, you can create an advocate — a person who is essentially a spokesperson for your business. So don't be afraid to ask for the referral. Check out the sidebar at the right to find out how to overcome referral roadblocks.
- 4. Spoil your clients.** Service after the sale is essential to keeping and maintaining a long-term customer-Agent relationship. Katherine Vessenes of Vestment Consulting suggests, "Make it a point to visit with your clients at least five times a year in a non-business setting."
- 5. Communicate with your clients.** When an Agent actively follows-up with customers, there is a wealth of information that can be obtained. By tuning into your customers after a sale, an Agent also reinforces customers' expectations set up earlier. The more you communicate with your client, the more trust you build.
- 6. Stop selling and start coaching.** Once trust has been built between a customer and an advisor, what next? When a relationship moves past salesperson-buyer, it is a natural step for the Agent to assume the role of a coach. According to Ms. Vessenes, "a coach is a trusted advisor, one who helps clients achieve their goals and provides ongoing support." As a coach, it is important you help your clients every step of the way. Customers' lifestyles change, and so do their financial needs. As their advisor, it is up to you to foresee these changes and make yourself available to help fulfill their needs.

Getting Around the Referral Roadblock

Agents run the sales gauntlet 24/7, working leads, phone lists and shuffling from one appointment to the next. With such a frenzied pace, Agents tend to forget an important part of the sale — referrals.

The *National Underwriter* suggests referrals be viewed as another sale. However, many Agents encounter roadblocks when it comes to asking for that all-important referral. Listed below are some common roadblocks and some strategies on how to overcome them:

1. Agents don't ask or ask indirectly.

Create a referral presentation. A routine referral approach as a part of your presentation eliminates the worry involved in the "to ask or not to ask" decision.

2. Agents focus more attention on the components of the sale.

Give your referral presentation the same weight you give your sales presentation. Timothy O'Connor, a contributing writer to National Underwriter, believes "clients must be sold on us and sold on the idea that it is in their best interest to help us." This is why it is essential you complete every appointment with your referral presentation.

3. Agents treat referrals as an after-thought.

Follow-up with referrals. It is important to "keep in mind an endless chain of qualified prospects insures your future," says the September National Underwriter. Follow-up with your clients and thank them for those referrals who became clients. You may notice your appreciation generating more referrals.



Larry Geneser & Brandon Geneser

Category I	FEBRUARY PRODUCTION						YEAR TO DATE PRODUCTION			
	SGA	1st Yr Agent	Standard	% Of Std	Net ALP	NG	Rtn	1st Yr Agent	Standard	% Of Std
Geneser-Geneser	\$251,773	\$123,600	204	\$327,262	92		\$485,571	\$247,200	196	\$640,079
Rick Allig	795,504	696,400	133	1,321,897		69.3	1,442,524	1,192,800	121	2,355,466
Scott Smith	334,882	276,000	121	598,815		68.4	651,398	552,000	118	1,183,289



Durhon Oldham

Category II	FEBRUARY PRODUCTION						YEAR TO DATE PRODUCTION			
	SGA	1st Yr Agent	Standard	% Of Std	Net ALP	NG	Rtn	1st Yr Agent	Standard	% Of Std
Durhon Oldham	\$246,765	\$84,000	294	\$318,032		78.0	\$428,214	\$168,000	255	\$538,477
Giglione-Brister	196,989	98,000	205	204,494		70.6	315,617	192,000	164	334,175



Allan Jennings

Category III	FEBRUARY PRODUCTION						YEAR TO DATE PRODUCTION			
	SGA	1st Yr Agent	Standard	% Of Std	Net ALP	NG	Rtn	1st Yr Agent	Standard	% Of Std
Allan Jennings	\$81,757	\$68,400	120	\$86,607	80		\$115,845	\$136,800	85	\$129,238
Vic Hancock	79,198	68,400	116	106,492	82		165,413	136,800	121	227,617
Marc Morton	75,587	68,400	111	120,754		70.4	170,183	136,800	124	260,551
Shashi Parekh	68,366	68,400	100	80,202	81		102,925	136,800	75	132,883



Steve Friedlander

Category IV	FEBRUARY PRODUCTION						YEAR TO DATE PRODUCTION			
	SGA	1st Yr Agent	Standard	% Of Std	Net ALP	NG	Rtn	1st Yr Agent	Standard	% Of Std
Steve Friedlander	\$115,362	\$56,400	205	\$153,682		67.7	\$146,930	\$112,800	130	\$195,792
Nick Nitkowski	106,001	56,400	188	107,387		70.2	183,313	112,800	163	192,675
Bill Jennings	64,864	56,400	115	95,678		72.2	129,261	112,800	115	197,900



Ramin Kouladji

Category V	FEBRUARY PRODUCTION						YEAR TO DATE PRODUCTION			
	SGA	1st Yr Agent	Standard	% Of Std	Net ALP	NG	Rtn	1st Yr Agent	Standard	% Of Std
Ramin Kouladji	\$49,683	\$44,400	112	\$75,923		68.6	\$76,522	\$88,800	88	\$113,567
Allig-Martyn	45,706	44,400	103	63,164		68.4	107,634	88,800	121	150,701



Marcellus Adams

Category VI	FEBRUARY PRODUCTION						YEAR TO DATE PRODUCTION			
	SGA	1st Yr Agent	Standard	% Of Std	Net ALP	NG	Rtn	1st Yr Agent	Standard	% Of Std
Marcellus Adams	\$63,532	\$44,400	143	\$61,907	87		\$141,241	\$88,800	159	\$143,602

BUILDING

THE WALL



Putting another Brick in The Wall

- | | |
|-------------------|------------------|
| 1. Bob Falvo | 4. Mike McCall |
| 2. Joe Diecedue | 5. Josh Trubiani |
| 3. Nick Nitkowski | 6. Ken Bell |

The Nick Nitkowski Agency is building a *wall* in Louisiana. It is no ordinary *wall* — this *wall* is being built by the hard work of Agents.

"Every Agent who produces \$4,000 in Net ALP in a week will receive a small brick, which is displayed in our Agency's hallway, to recognize their accomplishment," says Nick. "Every brick that is placed on the *wall* is just one more visible reminder that anything is possible."

Nick has been with American Income for four years and says, by far, his biggest challenge has been filling the shoes of SGA.

"When I first arrived in Louisiana, many people said \$4,000 in Net ALP in a week at this Agency couldn't be done. I responded, 'it can be done.' That is when I pulled out a copy of *Spotlight* to show them that it *has* been done."

Well, the skeptics were wrong. Nick laid the first three bricks to his wall in January and will add five more this month. "Now that the *wall*, and what it represents, has taken hold with our Agents, there is no telling where it will lead us. The sky is the limit," says the hopeful SGA.

Nick offers, it was at an SGA meeting when the *wall* idea was first introduced to him. David Brister had mentioned to Nick he had been using this technique in his Agency with outstanding results. Nick explains, "I do believe this tool has been pivotal in bringing this Agency around to an 'it can be done' attitude. It has set the pace, and many of our Managers have jumped on board with motivational contests of their own. It is important to give your people something to work for, a goal to attain. Our *wall* allows me to provide a goal to do just that — give our Agents something for which to work."

Sharing ideas between fellow Producers, Managers and SGAs allows for broad spectrum success. What works in one Agency may be just what another Agency needs to get production and morale up. David Brister and Nick Nitkowski's shared-idea opened up the channels of communication giving Nick the momentum to see his Agency's full potential.

What are you doing in your Agency to see it to its full potential? We want to know. If you are involved in a community project or providing motivational encouragement to your Agency in a unique way, let us know. Let's share our ideas!

We Don't Mean to Brag but...

Standard & Poor's, one of the nation's most respected economic analysts, singled out nine companies in October 2002 for providing investors with the most information about their operations and corporate-governance practices. **Torchmark Corporation** was included among these nine and was one of six companies that received the best rankings in the survey based on disclosure in *Torchmark's* annual report — the document most investors are likely to see.

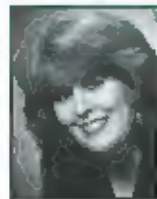
After Enron, many rating companies have been trying to more closely examine operating practices in corporate America. A *Dow Jones Newswire* report indicates S&P released these findings as part of a broad new initiative to rate how well companies govern themselves and to help companies assess their governance practices.

These nine companies were ranked on overall disclosure — provided in their annual report — and business practices including their relationships with shareholders, auditors and board committees. A one-to-ten scale was used to examine these companies' operating practices — ten representing those companies providing 91 to 100 percent disclosure of these items with nine representing those providing 81 to 90 percent, and so on.

Torchmark received an eight.

Competent and trusted ratings services provide customers and investors up-to-date financial information. Ratings signify financial strength, operating performance and an insurer's ability to pay claims. Ask any financial advisor and he or she will tell you a company's financial strength and stability are the single most important elements when choosing an insurer. The money a policyholder invests in insurance is useless if a provider is unable to pay their claims. At American Income, we realize a company's financial stability is measurable and comparable, this is why we are proud to show our ratings — and for good reason!

PR Manager



Debbie Enstedt
Winnipeg, MB

Category A:

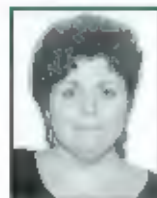


Manon Brulotte
St. Laurent, PQ



Brenda DiSomma
Edison, NJ

Category B:



Malka Arony
Phoenix, AZ



Laurie Onasch
Menomonee Falls, WI

Category C:



Eileen Hanson-Kelly
Charlotte, NC



Richard Case
N. Royalton, OH

February Production

PR Manager	Cards	SGA
1. Debbie Enstedt	13,764	Rick Altig
2. Malka Arony	3,615	Cohen-Hartman
3. George Farenthold	2,989	Durhon Oldham

All Time PR Card Production Record

Month: 18,960 cards **Anthony Gentili**

Category A	Cards	SGA
1. Manon Brulotte	2,763	Rick Altig
2. Brenda DiSomma	2,645	Eric Giglione
3. Janna Khichoyan	2,513	Vlad Basov
4. David Blaisdell	2,428	Rick Altig
5. Rona Pileggi Spano	2,358	Scott Smith

Category B	Cards	SGA
1. Malka Arony	2,550	Cohen-Hartman
2. Laurie Onasch	2,003	Manone & Altig
3. William Verbeten	1,740	Joseph Manone
4. John Wilkinson	1,710	Geneser-Bitman
5. Michelle Baxter	1,049	Mark Hancock

All Time PR Group Production Record

Month: 125 groups **Darrell Dorey**

Category C	Groups	SGA
1. Eileen Hanson-Kelly	14	Robert Hughes
2. Richard Case	12	James Surace
2. Rachelle Valdez	12	Marcellus Adams
3. Kenneth Altizer	10	Marc Morton
3. David Blaisdell	10	Rick Altig
3. Vivian Dwyer	10	Ali Shahrak
3. Erin McKee	10	Shashi Parekh
3. Delet Smart	10	Rick Altig

YTD Production

PR Manager	Cards	SGA
*1. Debbie Enstedt	36,123	Rick Altig
*2. Darrell Dorey	6,758	Ramin Kouladji
3. Charles Hill	5,342	Jatoft-Foti

All Time PR Card Production Record

YTD: 61,879 cards **Denise Bowyer**

Category A	Cards	SGA
*1. David Blaisdell	7,173	Rick Altig
*2. Brenda DiSomma	5,639	Eric Giglione
*3. Al Wall	4,641	Joshua Chalom
4. Manon Brulotte	4,587	Rick Altig
5. Bernard Wendekier	3,958	Rick Altig

Category B	Cards	SGA
*1. Randy Stockley	4,942	Ramin Kouladji
*2. Malka Arony	3,962	Cohen-Hartman
*3. Laurie Onasch	2,625	Manone & Altig
4. John Wilkinson	2,446	Geneser-Bitman
5. Brenda Swecker	1,917	Chris Lafond

All Time PR Group Production Record

YTD: 514 groups **Darrell Dorey**

Category C	Groups	SGA
*1. Roy Jessome	26	Ramin Kouladji
*2. Rachelle Valdez	23	Marcellus Adams
*3. Malka Arony	21	Cohen-Hartman
4. Richard Case	20	James Surace
4. Vivian Dwyer	20	Ali Shahrak

Category A = SGA categories one and two. Category B = SGA categories three, four, five and six. Category C = Top number of contracts signed from all SGA categories. Public Relations Manager selection guidelines for recognition in the *Spotlight* are as follows: *Must have two PR Representatives coded and meet all production requirements.*

ATLANTIS

DISCOVER

PARADISE

PARADISE ISLAND, THE BAHAMAS

Another Great



All SILCO Destination

JUNE 3-6, 2004